

Private Health Information Statement - Combined policy

Gold Hospital Advantage \$750 Excess with Combined Active Family Extras

Health Partners

<http://www.healthpartners.com.au>
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Monthly Premium

\$1,047.45 #
(before any rebate, loading or discount)

Covers two adults & dependants (3 or more people, only 2 of whom are adults)

Available in NSW & ACT

You may be entitled to an Australian Government rebate on the above premium. Your premium may also include a Lifetime Health Cover loading, an age-based discount or an insurer discount. Check with your insurer for details.

This policy covers children and other dependants up to and including the age of 20, students up to and including the age of 31, as well as persons with a disability who qualify as a child or other dependant or student in these age ranges.

Hospital cover

This policy exempts you from the Medicare Levy Surcharge.

This policy does not provide accident cover or benefits for travel and accommodation (outside of hospital).

✓ Covered

For information on what is covered under each category, see <https://privatehealth.gov.au/categories>

R Restricted

Restricted categories partially cover your hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital.

✗ Not Covered

These categories are not covered by this policy.

This policy ✓ includes cover for

✓ Assisted reproductive services	✓ Eye (not cataracts)	✓ Miscarriage and termination of pregnancy
✓ Back, neck and spine	✓ Gastrointestinal endoscopy	✓ Pain management
✓ Blood	✓ Gynaecology	✓ Pain management with device
✓ Bone, joint and muscle	✓ Heart and vascular system	✓ Palliative care
✓ Brain and nervous system	✓ Hernia and appendix	✓ Plastic and reconstructive surgery (medically necessary)
✓ Breast surgery (medically necessary)	✓ Hospital psychiatric services	✓ Podiatric surgery (provided by a registered podiatric surgeon - limited benefits)
✓ Cataracts	✓ Implantation of hearing devices	✓ Pregnancy and birth
✓ Chemotherapy, radiotherapy and immunotherapy for cancer	✓ Insulin pumps	✓ Rehabilitation
✓ Dental surgery	✓ Joint reconstructions	✓ Skin
✓ Diabetes management (excluding insulin pumps)	✓ Joint replacements	✓ Sleep studies
✓ Dialysis for chronic kidney failure	✓ Kidney and bladder	✓ Tonsils, adenoids and grommets
✓ Digestive system	✓ Lung and chest	✓ Weight loss surgery
✓ Ear, nose and throat	✓ Male reproductive system	

The benefits paid for hospital treatment will depend on the type of cover you purchase and whether your fund has an agreement in place with the hospital in which you are treated. See 'Agreement Hospitals' on privatehealth.gov.au for which hospitals have arrangements with your insurer - <https://privatehealth.gov.au/dynamic/agreementhospitals>.

Under this policy, you may have to pay out-of-pocket costs above what you get from Medicare or your private health insurer. Before you go to hospital, you should ask your doctors, hospital and health insurer about any out-of-pocket costs that may apply to you.

[The following payments may also apply for hospital admissions](#)

Excess: You will have to pay an excess of \$750 per admission. This is limited to a maximum of \$750 per person and \$1500 per policy per year.

Excess payments do not apply to hospital admissions for dependants.

Co-payments: No co-payments

[The following waiting periods for hospital admissions apply to new or upgrading members](#)

Waiting periods:

- 2 months for palliative care, rehabilitation and hospital psychiatric treatments, even if pre-existing
- 12 months for other pre-existing conditions
- 12 months for pregnancy and birth (obstetrics)
- 2 months for all other treatments

[Gap Cover](#)

This provider offers '[known gap](#)' or '[no gap](#)' cover for medical bills for this product.

The [Medical Costs Finder](#) lets you find out more about the cost of specialist medical services.

[Other features of this hospital cover](#)

Health Partners Support Programs: Hospital, Chemo and Rehab in the Home. Health Coaching support for self-management of chronic disease and complex health issues. Benefits directly related to a hospital admission and when medically necessary include PBS approved prescriptions - 100% benefit & unlimited, Aids for recovery benefit 75% with \$100 limit, non-surgically implanted medical devices and human tissue products benefit 75% with \$150 limit. T&Cs apply. Plus access to a range of Member Discounts, visit healthpartners.com.au for more information.

General Treatment Cover

Health Partners operates a preferred provider scheme available only in South Australia. See <https://www.healthpartners.com.au/members/providers/>.

This policy  includes General treatment (Extras) cover for

*Note, for items marked with an asterisk *: Health Partners and participating providers are in SA only (Dental, Optical, Physio and Pharmacy). Receive higher benefits and 100% back on 2x dental check-ups, including x-rays. 100% back up to your optical limits with a bonus \$100 on top of your limit at Health Partners Optical, you also receive 40% thereafter once limit reached. Kids receive 100% back at Health Partners Dental (General and Major) as well as Health Partners participating physiotherapist. Pharmacy benefits are only available at the participating pharmacies across South Australia. T&Cs apply. Waiting periods, exclusions, limits and conditions may apply.*

Treatment	Waiting period (months)	Benefit limits (per 12 months unless otherwise stated)	Examples of maximum benefits
General dental*	2	No annual limit (no limit on preventative dental)	Periodic oral examination - \$43.55 Scale & clean - \$93.60 Fluoride treatment - \$26.00 Surgical tooth extraction - \$271.70
Major dental*	12	\$1,000 per person (combined limit for major dental & endodontic)	Full crown veneered - \$1,000.00
Endodontic*	12		Filling of one root canal - \$220.35
Orthodontic	12	\$1,500 lifetime limit (Sub-limits apply)	Braces for upper & lower teeth, including removal plus fitting of retainer - 70% of charge
Optical*	2	\$200 per person	Single vision lenses & frames - 100% of charge Multi-focal lenses & frames - 100% of charge
Non PBS pharmaceuticals*	2	\$400 per person (combined limit for non pbs pharmaceuticals & vaccinations)	Per eligible prescription - n/a

Physiotherapy*	2	\$1,000 per person (combined limit for physiotherapy, chiropractic, podiatry, exercise physiology, eye therapy (orthoptics), orthotics (podiatric orthoses) & osteopathy)	Initial visit - \$40.00 Subsequent visit - \$35.00
Chiropractic	2		Initial visit - \$40.00 Subsequent visit - \$35.00
Podiatry	2		Initial visit - \$35.00 Subsequent visit - \$30.00
Psychology	2	\$500 per person (combined limit for psychology, dietetics/dietary advice, health management / healthy lifestyle, occupational therapy & speech therapy)	Initial visit - \$75.00 Subsequent visit - \$75.00
Acupuncture	2	\$200 per person (combined limit for acupuncture, remedial massage & chinese medicine)	Initial visit - \$30.00 Subsequent visit - \$30.00
Remedial massage	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Chinese medicine	2		Initial visit - \$30.00 Subsequent visit - \$30.00
Dietetics/dietary advice	2	Combined limit - see Psychology	Initial visit - \$40.00 Subsequent visit - \$30.00
Exercise physiology	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$35.00
Eye therapy (orthoptics)	2	Combined limit - see Physiotherapy	Initial visit - \$35.00 Subsequent visit - \$30.00
Health management / Healthy lifestyle	2	Combined limit - see Psychology	Health management - 70% of charge
Occupational therapy	2	Combined limit - see Psychology	Initial visit - \$40.00 Subsequent visit - \$30.00
Orthotics (podiatric orthoses)	12	Combined limit - see Physiotherapy	Orthotics supply & fit - 70% of charge
Osteopathy	2	Combined limit - see Physiotherapy	Initial visit - \$40.00 Subsequent visit - \$35.00
Speech therapy	2	Combined limit - see Psychology	Initial visit - \$40.00 Subsequent visit - \$30.00
Vaccinations*	2	Combined limit - see Non PBS pharmaceuticals	Per service - n/a

In South Australia, get more from your cover by using Health Partners Dental and Optical practices - like 100% back on 2x dental check-ups (including x-rays). Plus, 70% benefit on other general and major dental services, up to your limits. At Health Partners Optical, you get 100% back on your optical limit, and an unlimited 40% benefit after you've reached your limit. 100% back on your optical limit is also available at other recognised optical providers, sub-limit applies. At our participating physios get 70% back on a physio visit, up to your limit. Save 20% every day on full-price, non-prescription products at over 50 pharmacies across South Australia, which include participating Priceline and TerryWhite Chemmart stores. T&Cs apply.

This policy **X** does not include General treatment (Extras) cover for

X Blood glucose monitors	X Hearing aids	X Other treatments - check with your insurer
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Other features of this general treatment cover

Combined limits create flexibility for you to use your limit on what's important to you. Acupuncture and remedial massage limits also includes other natural therapies, such as Chinese herbalism, myofascial release, therapeutic massage, Swedish massage, myotherapy, nutritionist, yoga, pilates & naturopathy. T&Cs apply.

Ambulance cover

In NSW & ACT this policy provides:

Emergency: Unlimited with no waiting period.

Call-out fees: will not be paid.

For further information about this policy see

<https://www.healthpartners.com.au/health-insurance/understanding-private-health-insurance/>

Disclaimer

The information contained in this Private Health Information Statement was provided by the insurer and is intended as general information. It may not take into account your particular circumstances. For information please contact the insurer.